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ABSTRACT

Information and exercises are provided in this learning module to increase students' awareness of and effectiveness in their role as consumers. The module, which is written at an elementary level, covers eight topics related to consumer affairs: (1) finding an apartment through newspaper classified advertisements and other sources and signing a lease agreement; (2) buying a house and transferring the title from seller to buyer; (3) choosing and financing a mobile home; (4) buying a car, financing it, securing automobile insurance, and performing preventative auto maintenance; (5) planning for grocery, clothing, furniture, and appliance purchases; (6) using sales catalogs as an alternative means of shopping; (7) judiciously utilizing telephone and door-to-door sales; and (8) avoiding consumer rip-offs, such as false advertising, fraudulent home and personal improvement schemes, automobile repairs that are not completed, sympathy appeals, free offers, and debt consolidation programs. For each topic, the module provides informational texts and suggestions, as well as exercises and activities designed to reinforce student learning. A glossary and an exercise answer key are provided. (JP)

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JC 810 226

Finding a Place to live
Buying a Car
Shopping
The Smart Consumer
Emergency needs

Consumer

YOU AS A CONSUMER

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YOU AS A CONSUMER

RATIONALE: Every person is a consumer. It is important to become a wise consumer.

OBJECTIVE: At the completion of this unit, the student will be aware of and knowledgable about consumer affairs.

FINDING A PLACE TO LIVE

To most students, finding a place to live means a place to rent. You can ask your friends if they know about any rentals, or you can look on bulletin boards at the college and other places, but probably the most reliable way to find a place to rent is to look in the classified ads in the local newspaper under "Rentals."

The rental section of the paper will list houses to rent, apartments, rooms, and will even have a column called "Wanted to Rent" where people who are looking for a place to rent can place their own ad.

The ads on this page are from the Sonora Union Democrat in 1980. Notice that there are houses, duplexes, and mobile homes all listed in the "Rental/ Homes" column. A duplex is a double house containing two apartments side by side. Mobile homes seem to rent for a little less than regular houses. Studio apartments are small, with the living room also doubling as a bedroom.

The ad tells where the house or apartment is located. Usually houses and apartments out in the country rent for less than those in town, but the cost of running your car driving back and forth might make up for any saving in rent.

These ads also tell the size of the rental (how many rooms, bedrooms). and what appliances and furniture are included. Many of the rentals include stoves and refrigerators. Unless you own these appliances youself, you will want to find a place to live that already has a stove and a refrigerator in it.

201. RENTALS/ HOMES

1. FOR RENT 3 bedroom 2 bath mobile in adult park. All electric kitchen, washer, dryer, carpeted and drapes. $350, first and last—adults only. 532-1455 after 6 p.m. 532-1519.

2. FOUR BEDROOM house, Columbia, $380 a month, first and last, $200 security deposit. (916) 677-4240.

3. HOUSE FOR RENT. 2 bedroom, large deck, very pleasant setting. 1 mile from Twain Harte. $325 per month. Call Phil (agent), 532-5526.

4. IN SONORA, 2 bedroom. Stove, refrigerator, $135 a month, first, last, $50 deposit. To quiet persons, references required. 1 child okay, no pets. 532-8532 after 6 p.m.

5. STUDIO APARTMENT, furnished, all utilities, in town. Singles only, no pets. 489 S. Stewart. Sonora.

6. WILLOW SPRINGS Furnished two bedroom, one bath with double car garage. Level lot with fenced area for garden or dog. Wall-to-wall carpet, brick fireplace. $315 per month. First, last, $100 cleaning deposit. Call Dan, 532-5588 or 532-2756.

204. ROOM/BOARD

7. ROOMMATE NEEDED in Crystal Falls. $92 per month, plus utilities. Must be neat and responsible. 532-2952.

8. ROOMMATE WANTED: $80 per month. Call Susan evenings, 928-3120.

206. WANTED TO RENT

9. MOTHER WITH son needs, clean small 2 bedroom mobile or house, Sonora area, IMMEDIATELY. Partly furnished. Up to $200 month. 532-9637.

The ad usually tells how much the rent is, and whether the utilities (heat, electricity and water) are included (paid for by the landlord)or if you must pay extra for them. Be sure to figure how much more the utilities will cost you when you are trying to decide how much you can afford to pay for a place to rent.

Usually the landlord requires that you also pay a security or cleaning deposit when you move in. This deposit is extra money, in addition to the rent, that you pay once when you move in. The deposit is to pay for repairing any damages that you might do to the landlord's property while you live there, or to pay for cleaning it when you move out. If you leave the apartment clean and not damaged, the landlord must refund the whole deposit to you.

What the landlord found when Paul moved out

A lease is a written agreement between the renter and the landlord. Read it carefully before you sign it. It should contain your name and the landlord's name, the date you may

occupy the property, the amount of rent and the date it is due, any extension or renewal rights, a clause stating who pays for heat and utilities, any special rules regarding children or pets, and when written notice must be given if a lease is not going to be renewed. Be sure you agree with all the clauses in the lease before signing it.

You should make a list of all the damage to the property you can see before you rent, and you and the landlord should sign this list. This will protect you against claims for damage which you did not do when you move out.

Sometimes friends can share an apartment, each paying part of the rent. Look under "Rooms" if this kind of arrangement appeals to you. You can see that this would cost you less than paying the entire rent of an apartment by yourself. If the roommate is someone you can get along with, and someone who will be responsible for his share of the rent and the work of caring for the apartment, this may be a good housing solution for you.

Another source of information about houses and apartments for rent is your friends and fellow students or workers. Ask around if anyone knows of a place for rent. Ask your boss. Let people know that you are looking for a place to rent.

QUESTIONS:

Examine the want ads on page 3. Then answer these questions about them.

1. Tim has no car. He takes the mini bus. Which apartment or house sounds best for him? _____
2. Sue has no furniture. Which apartments should she look at? (There are more than one.) _____
3. You can get a few articles of furniture from your family, but no stove or refrigerator. Which apartments should you consider? _____
4. Which rental will cost the least rent?_____ Which one costs the most? _____
5. Which apartments or houses will let you keep a dog? _____
6. Which houses or apartments must you share with other renters? _____
7. Which house or apartment includes the most furniture? _____
8. Which ones are not furnished? _____ How do you know?
9. Which ad could Sue place in the paper herself, to help find a place to rent? _____
10. Which apartment or house do you think is the smallest? _____ The largest? _____

BUYING A HOUSE

Buying a house today is extremely expensive. Housing costs have risen faster than any other cost in the past four years. There are very few houses for sale in Tuolumne County in 1980 for under $50,000 or $60,000, and housing prices will probably go even higher.

The most important thing to consider in buying a house is its location. The house should be in a good neighborhood, convenient to work and schools, and not near such undesirable features as factories, dumps, or busy highways.

Most people buy and sell their homes through a real estate broker, who charges a fee of 6% of the selling price of the house. This fee is paid by the one who is selling the house. A real estate broker will show you all the houses he can find that he thinks would interest you.

When an agreement is reached between the buyer and seller, it is put into writing and a deposit is made. This agreement is a legally binding contract, and it is important that the buyer has stated in it several contingencies (conditions that must be met before the sale can take place): the ability to get financing at a reasonable rate, for example, and a structural and termite damage inspection. The offer should also state exactly what land, buildings, furniture, and appliances are included in the purchase price.

The offer to buy will probably not be for the total price the buyer is asking. There is usually room to bargain with the seller over the price of the house. Most buyers start by offering several thousand dollars less than the seller is asking for the house.

The buyer will make a down payment on the property, and pay for the rest with borrowed money (mortgage). Payments can be spread over 30 or 40 years. The owner must buy insurance for the property to protect the mortgage holder's investment.

The seller will give the buyer a deed to the property. The deed transfers ownership. The seller must give a clear title to the property. This means that all earlier mortgages and claims against the property must be paid off. A title company will usually handle the transfer of deed, and will issue a title insurance policy to protect the buyer from earlier claims against the property. The title insurance, loan fee, transfer fee, and other "closing costs" can add up to a considerable amount of money. Some of these fees are split between the buyer and seller.

QUESTIONS:

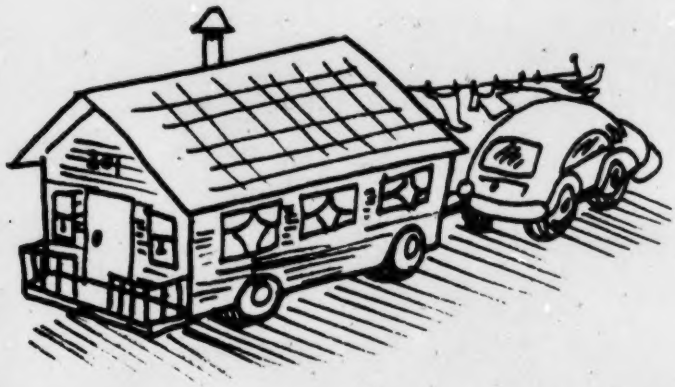
Fill in the blanks.

1. A legal document that transfers ownership is a _____.
2. Most homes are bought and sold through a _____ _____.
3. When a home is mortgaged, the property must be protected by _____.
4. The amount of a real estate broker's fee is usually_____ _____.
5. The most important thing to consider when buying a home is _____.

MOBILE HOMES

Mobile homes represent the only remaining form of reasonably low cost housing. Prices may vary greatly, according to size, construction, and furnishings. All mobile homes that meet minimum construction standards carry the seal of the MHMA (Mobile Home Manufacturing Association).

Do the same comparison shopping for a mobile home as you would for a house. A mobile may be purchased furnished or unfurnished, and with many different options or floor plans. Shop around until you find exactly what you want at the lowest possible price. Mobile homes are usually financed by an installment sales contract, like a car, rather than by a mortgage. The interest rate is higher, too. Used mobile homes are often owner-financed at a slightly lower interest rate.



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Of course you will need a place to put a mobile home. Most mobile homes are set up in a mobile home park, or on a piece of land in the country. If you are not in a mobile home park, you will have to get water, sewer, and electrical hookups for your home.

Most mobile homes are not "mobile". Moving a mobile can be quite an expensive matter.

QUESTIONS:

True or False

_____1. Most new mobile home owners are making payments under an installment sales contract.

_____2. Mobile homes are good buys because they always include furniture and appliances.

_____3. Moving a mobile home is usually expensive.

_____4. Interest rates are higher on mobile homes.

_____5. Most mobile homes are set up in mobile home parks.

BUYING A CAR

Owning and operating an automobile is becoming more expensive every year. Before you buy a car, ask yourself the following questions:

1. Do you really need a car? Can you get where you want to go by walking, or by taking public transportation?

2. What kind of car do you need? A small car or a large one? Small cars usually are less expensive and burn less gas, and are therefore more economical to operate. A new car or a used one? Used cars are less expensive to buy because the heavy depreciation costs have already been absorbed.

3. How do you go about making your selection? Select the car that you want, and select the dealer that you can trust.

4. How do you go about selecting a good used car?

5. How do you finance your car purchase?

6. What costs are involved in operating and maintaining your car, and how can you decrease these expenses?

7. What about car repairs?

Buying a house and buying a car are the two biggest purchases you will probably make in your lifetime, so, much time and consideration should go into planning the purchase.

The first decision is probably whether to buy a new or a used car. There are advantages to both. New cars should have no mechanical problems, or if they do, these problems are covered by warrenty, and the car dealer should fix them for you without charging you anything. And new cars are shiny and smell good.

But new cars are also a lot more expensive than used cars. This is because depreciation lowers the price of a car that has been used. Many people want brand-new cars and will pay more for them. A used car, like used furniture and secondhand clothes, has the "newness" worn off, and isn't usually quite as attractive as a new one. There may be mechanical problems with a used car, too. Consumers Reports has a buying guide for used cars that lists those models which seem to have frequent mechanical problems. Check this book for any used car model you are considering. You can get the book from the library.

It is usually better to buy a used car from a private party or from a new car dealer, than from a used car dealer. Cars that are traded in for new cars are probably in better shape than used cars that have gone from owner to owner.

Never buy a car, new or used, without taking a test drive in it. If possible, take someone along with you who knows about automobiles. Listen for unusual sounds while driving. Test the brakes: do they stop you in an adequate distance? Check the visibility. Can you see clearly all around you?

When buying a used car, look for signs of an accident. New paint, a rippled or rough finish, or new chrome accessories are sometimes giveaways. Check the general condition of the body. Look for rust, cracked glass, sprung doors, trunk or hood. Look for signs of high mileage. Worn or brand new foot pedals, a badly worn driver's seat, wear holes in the carpet or floor mats are indicators. Don't believe the odometer reading.

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Check tires for excessive wear or out-of-alignment condition. Check the shock absorbers by jumping on the bumper. If the car moves up and down more than once or twice after you jump off, the shocks will soon need to be replaced. Listen to how the engine runs for several minutes. It should idle smoothly and quietly. Race the motor briefly and look for a smoky blue exhaust when you let up on the accelerator. This is a sign of worn out rings and bearings.

Find out what kind of gas mileage the car gets. New cars must have this posted in their windows (EPA, estimated gas mileage). You will have to ask the owner of a used car, and look up the mileage in one of the consumer books about used cars. These books will also give you the "blue book" value of every model of used car, so you can tell if the asking price is a fair one. Don't let anyone hurry you. Take time to look at lots of cars, to decide what kind is really best for your needs, and to question previous owners or other people who have owned that car model. Go back again to talk to the dealer with more questions that you have, but don't believe everything he tells you about the car. Buying a new car takes time. Buying a used car takes even more time.

When you finally decide on the car you want, then the bargaining begins. Do not start by offering the dealer or seller his whole asking price. If you are sure that you want to buy a certain car, start bargaining by offering the dealer several hundred dollars less than the price he has given you. Or ask him to include some options (radio, radial tires, etc.) at no

additional charge to you. If you don't hurry, and if you are willing to bargain with the dealer, you may save yourself a few hundred dollars. Dealers expect this. Smart car buyers do not pay "sticker price" for their new cars, or the listed price for used cars.

QUESTIONS:

1. List three important factors to consider before buying a car. _____

True or False

_____2. Lower cost is the biggest advantage of buying a used car.

_____3. Select a dealer with a good reputation for fair dealing.

_____4. It is better to buy a used car from a new car dealer.

_____5. There are books you can get from the library that list used care models that have frequent mechanical problems

_____6. Dealers expect you to pay the listed sticker price for a car.

ACTIVITY: Compare the Cars for Sale in these want-ads from the Sonora Union Democrat:

1. Which car or truck is the newest?
2. Is it also the most expensive?
3. Which car is the cheapest?
4. Does the ad give you any indication why this car might be priced so low?
5. Which ad or ads give you the mileage figures for the car or truck?
6. Why do you think other ads might not give the miles driven?
7. Which car or truck, would you guess had been driven the most miles?
8. Which cars or trucks are equipped with the following options?
   a. power steering
   b. power brakes
   c. snow tires
   d. air conditioning
   e. radio, 8 track
   f. 4 speed transmission
   g. automatic transmission
9. Which car looks like the best buy for you and why?

801. AUTOMOBILES

CHARGER SE Brougham, 1973. Blue with white vinyl top, AM/FM, 8 track. A beautiful car. $1495. 533-2430.

CHEVELLE 1967 Good condition, new short block, mag wheels. $850 or best offer. 962-7437.

CHEVROLET MALIBU, 1974 4 door sedan. Excellent condition. 41,000 miles, new tires, automatic, air, power steering, power brakes, $2,-200. 532-2574.

DATSUN 510 station wagon, 1972. Four speed. Runs good. Good shape. $1150 or offer. 532-8646.

DODGE STATION WAGON, 1971. Loaded. New snow recaps. Just runs, body damage. First $400 takes it. 586-7555.

FORD VAN, 1977. Power steering, power brakes, air conditioning, tape. Custom interior. $4,500. 532-6541.

802. TRUCKS

CHEVROLET 1955 ½ ton pickup. Large window. New 350 V-8 4 speed transmission. $1,500. 532-1294 after 6.

CJ5 JEEP, 1972. V8, wide wheels, roll bar, cloth top. In very good shape. $3000 or best offer. 532-5667.

DODGE 1978 Ram Charger 4x4. Like new. 13,000 miles, 318 stick. $6,900. 586-5694.

FINANCING YOUR CAR

Shop around for financing your car just as you did when you bought it. Telephone several banks, a credit union (if you are eligible), a consumer finance company, or a small loan company. Ask for the following information on the car you are buying:

	Bank 1	Bank 2	Credit Union	Consumer Finance	Loan Co.
a. Annual percentage rate of interest					
b. Length of loan					
c. Monthly payment					

Pay cash for your car if you can. A large down payment will decrease the cost of financing. Then you won't have to pay as much interest, and your monthly payments will be smaller. Choose the financing instution that will give you the best rate, not necessarily the lowest monthly payment. Keep the length of the loan as short as possible. This also reduces the amount of interest you will have to pay. Don't forget that you will also have to pay a state sales tax of 6% on your purchase, and an annual license fee. You will also be required to buy insurance for your car. The state requires that you buy liability insurance. This propects someone who might be injured by your car. The bank or finance company will require you to buy collision and comprehension insurance. This pays the finance company if the car is damaged or wrecked, or pays for repairs.

QUESTIONS:

True or False

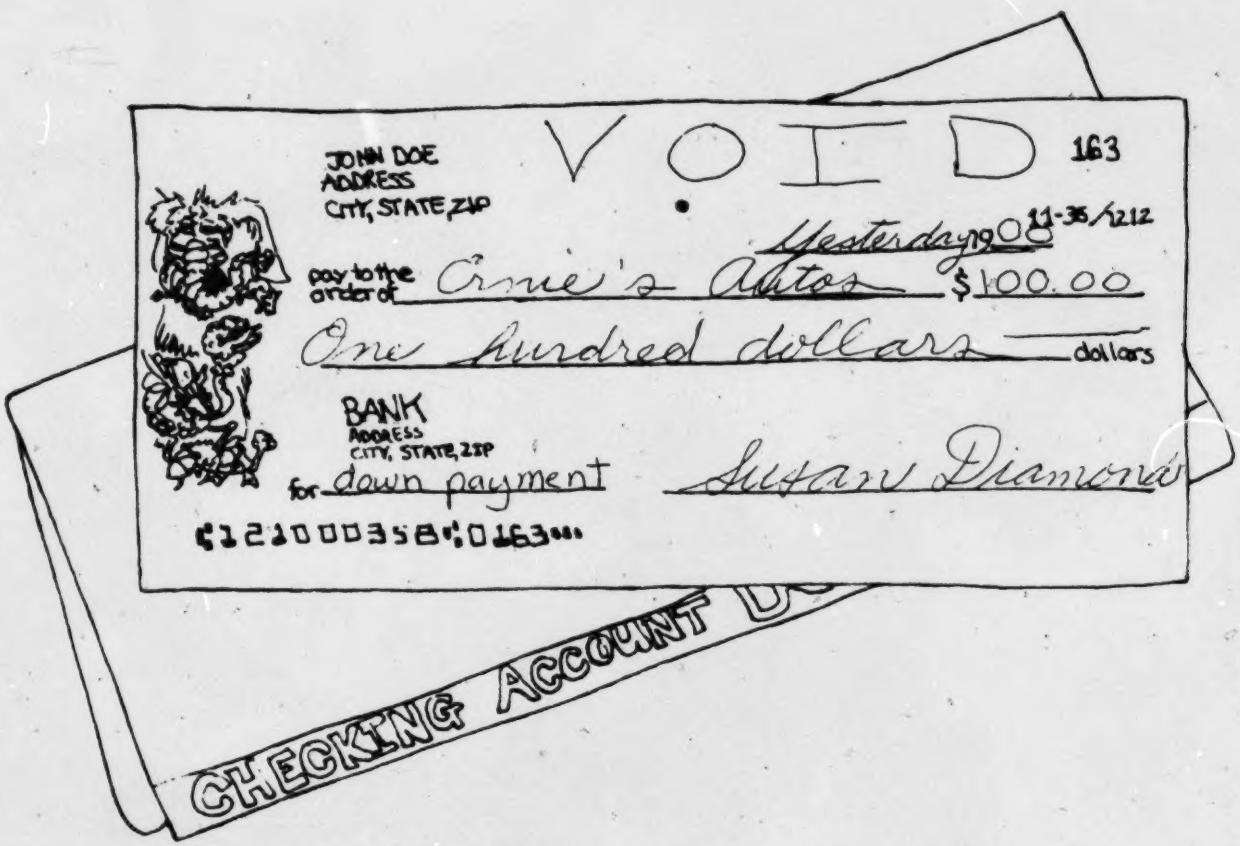
_____1. Shop around for the best way to finance your car loan.

_____2. Credit unions are often a good source of financing.

_____3. The longer period of time the loan runs, the more interest you pay on it.

_____4. You must accept the financing plan from the dealer who sells you the car.

_____5. All banks and finance companies charge the same rate of interest.



INSURANCE

Insurance is one of the largest expenses in operating a car. Insurance costs are based on your age (men under age 25 pay the highest rates), your driving record, the type of car being insured, and where you live.

Liability insurance should be carried by every driver. It protects you from lawsuits for damage you may cause to other persons or property with your car. Coverage amounts are usually stated as 50/100/10, indicating the amount in thousands of dollars for single person injury or death, single accident or death, and property damage. This means that the insurance company would pay up to $50,000 for injury or death to one person, up to $100,000 for several persons injured or killed in one accident, and up to $10,000 for property damage. The state requires you to carry liability insurance on your car.

Collision insurance covers damage to your car from an auto accident if either you or another person is at fault. Most policies carry a deductible clause of $50 or $100, meaning that in each accident, you would pay the first $50 or $100 towards the car's repairs. A bank or finance company which makes you a car loan will require you to have collision insurance.

Comprehensive insurance covers repairs for loss from theft, vandalism, windstorm, hail, flood, and glass breakage. These is usually a deductible clause here, too. The bank will require you to have comprehensive insurance.

Medical payments insurance covers the cost of medical treatment if you or your passengers are injured in an accident.

Uninsured motorist insurance protects you if you or your passengers are injured by an uninsured driver, or by a hit-and-run driver.

Towing insurance will pay your towing costs if your car breaks down on the road and you need to be towed to a garage.

Shop around when you buy car insurance. Call several car insurance companies, and compare their premium rates. Get the details of the policy's coverage. Check, if you have a bad driving record, are young, and drive a "muscle" car, you may have to buy insurance from a special "risk" pool of insurance companies. This insurance will be very expensive.

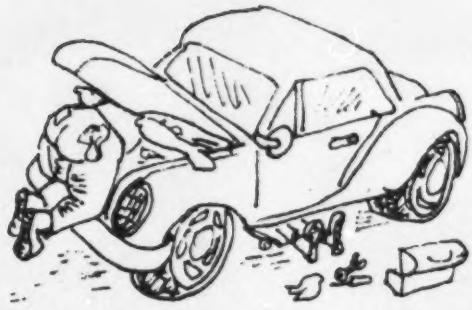
QUESTIONS:

What does each of the following kinds of insurance cover?

1. comprehensive

2. collision

3. liability



CAR REPAIRS

Nothing is more annoying than having the car you depend on to get you back and forth to work break down. Not only is this inconvenient--you must make other transportation arrangements while the car is being fixed, or take time off to take it to the garage. It can also be very expensive. Start preparing for car repairs before you need them. Drive moderately. Avoid sudden starts and stops. Drive as smoothly as possible. You can also prevent car repairs by regular maintenance. Air filters, spark plugs, points, timing, carburetor, and lubrication, among other things, should receive regular maintenance. Follow the recommendations in your manual. It will tell you when to change oil, service the brakes and transmission, and have a regular maintenance schedule for your car.

There are other things you can do yourself to help prevent costly repair jobs:

1. Tires. Be sure your tires carry the correct air pressure. You should also inspect them for signs or wear. If you're down to your last 1/16 of tread, you will be able to see the tread wear indicators. If they show across two or more grooves, get

a new tire. And be sure you have a good spare tire, plus everything you need to change a flat.

2. Motor Oil. Always check your motor oil when you buy gas. The oil is the lifeblood of your car. Make sure your oil is between the "add" and "full" marks. If the oil light comes on when you are driving, pull over and stop at once.

3. Belts. Press down on each belt with your thumb. They should not give more than about half an inch. Check to see if they are frayed or cracked. If they are, replace them.

4. Battery. Check it regularly to see that it has enough water. If it's low, add water. Check to make sure the battery cables are tightly connected and not corroded.

5. Cooling System. Look at the condition of the radiator hoses and their connections for leaks, cracks, and swelling. Have the coolant checked at a gas station.

When your car breaks down, you will have to take it to a mechanic. You are lucky if you have a mechanic that you know and trust. If you purchased a new car, the dealer should do any repairs covered by warrenty at no cost to you. Otherwise, you will probably take your car to the dealership that services your make of car. Their mechanics should be honest and reliable.

When you take your car in for repairs, the mechanic must give you an estimate of the probable cost of fixing your car in writing before he does the work. If he finds that the repairs will cost quite a bit more than the estimate, he must get your OK before he can go ahead with the work. Mechanics are well-

paid workers, so no repairs are going to be cheap. Read the bill carefully before you pay it. It should be itemized to show just exactly what work and parts you are paying for. Do everything you can to keep your car in good running condition so that it will need as few repairs as possible.

Be especially careful having repairs made when you are away from home on vacation. Many service station workers will take advantage of an out-of-state car and tell you that you need expensive repairs when you don't. If the car is running well and giving you no trouble, don't have the repairs he suggests made. Wait until you get back home and ask your own mechanic about it.

QUESTIONS:

Fill in the blanks.

1. Make sure your tires have the correct _____.
2. Follow the recommendations for regular maintenance found in your _____.
3. Check the battery to see if it has enough _____.
4. Always check your _____ every time you buy gas.
5. A mechanic must give you a _____ before he starts to work on your car.
6. Be especially suspicious about having car repairs made when you are _____.
7. The best way to prevent expensive repairs is through _____ _____.

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GROCERY SHOPPING

You learned in the unit on health that a balanced diet must contain food from each of the four food groups: meat and poultry, fruits and vegetables, breads and cereals, and milk and milk products. Another way to insure a good nutritious diet is to eat as wide a variety of foods as possible. These are things to keep in mind when planning your grocery shopping.

1. Make a list. Keep a running list of supplies you need to replenish as you use up what you have on hand. Then, when the grocery sale ads come out in the news--usually on Wednesday--add to your list any items that you use regularly that are on sale for less than the regular price. If a grocery item you use regularly is on special sale and if it is something that you have room to store (in a freezer, maybe, if the item is perishable,

or in a cupboard) it may be wise to stockpile (buy a rather large quantity) of that item. Toilet paper is a good example--if it is on sale, buy quite a few packages and store them; you will eventually use them up, and it certainly won't spoil. Canned tomato sauce at 10¢ a can is another example. Stockpiling items on sale is one way to keep up with inflation. However, some items--especially perishable ones--do not lend themselves to bulk purchasing. If your fresh mushrooms at 99¢ a pound spoil and you have to throw them away, you have lost money rather than saved it by buying on sale.

2. Always shop on a full stomach. If you go to the grocery store right before a meal, you will buy things you don't need on impulse, just because they appeal to your very hungry appetite at the time. Shop alone and you will buy less, experts have found. Husbands and kids can put lots of little extras into the grocery cart that you otherwise might not have bought.

3. Read the labels. The label should tell you the weight of the product. Sometimes two packages will appear to be the same size, but when you read the label you may find that one weighs more than the other--and thus contains more. Labels also tell the ingredients of the item. Ingredients are listed in order of the amount of that ingredient in the product, with the largest ingredient listed first. You may wish to know how much sugar is in a certain breakfast food. Read the label. If you or your family is allergic to a food ingredient, read the label to tell whether that ingredient is in some item you are considering buying. Food labels should also tell what calories and nutrients

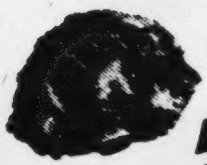
are in the food item. The label tells you how much of your recommended daily allowence of certain vitamins and minerals is in the food you are buying.

4. Compare. Compare ads. If you regularly shop at several stores, compare their sales ads and go to the one each week that seems to have the most items that you need on sale. Compare prices in the store. Name brand items usually cost more than the store's own brand, although they are equal in quality. Some stores feature unit pricing. They give the cost per ounce of items of various sizes, so you can easily tell if the "giant economy size" really does save you money, or if the store's own brand is cheaper than the name brand. Look for this cost-per-unit price in small letters on the shelf under the product. Some stores sell generic brands. These are canned goods, or soaps, or paper goods without any brand on them at all--just the contents. These are usually the cheapest of all. Try them and see if the quality is good enough for you. Consumer experts insist that these products are usually equal to any of the brand names.

US No. 1

BANANAS

4 Lbs. $1



Crisp Head
Lettuce
3 For $1

US No. 1 Red
Grapes
Lb. 59¢

Fresh Budded
Broccoli
Bunch 49¢

Great for Cookies
Persimmons
Large Size
Each 29¢

US No. 1 Brussel
Sprouts
Lb. 59¢

Fancy Quality
Lemons
2 For 29¢

U.S.D.A. CHOICE **CHUCK STEAK**	$1.39 lb.
U.S.D.A. CHOICE **SWISS STEAK**	$1.49 lb.
U.S.D.A. CHOICE BONELESS **STEW BEEF**	$1.98 lb.
SMOKED—PIERCE **SLAB BACON**	89¢ lb.
SMOKED—WHOLE **PICNIC HAM**	89¢ lb.
U.S.D.A. CHOICE **T-BONE STEAK**	$2.89 lb.

WEEKLY SPECIAL!

Swift
Butterball Turkey
10-22 Lbs.
Lb. 99¢

Store A

Manor House
FRESH TURKEY
Lb. 89¢

LOUIS RICH
TURKEY BREAST CHUNK
OVEN ROASTED OR HICKORY SMOKED lb **2.59**

LETTUCE

19¢ lb.

Large Crisp Heads
CALIFORNIA ICEBERG

Persimmons
Great for Cookies.....4/99¢

Smok-A-Roma
Sliced Bacon
16-oz. Pkg.
$1.09

BANANAS
4 lbs. 99¢

QUESTIONS:

Look at the two grocery ads on the preceeding pages.

1. Store A and Store B both have bananas on sale. Which store has the best price? _____

2. At which store would you buy a turkey this week? _____

3. Both stores have persimmons on sale. Would it be a good idea to buy some at this special price, even though you hardly ever eat persimmons? _____

4. Which is cheaper to buy, whole turkey, or turkey breasts? _____

5. Which store has the best buy on bacon? _____
   On lettuce? _____

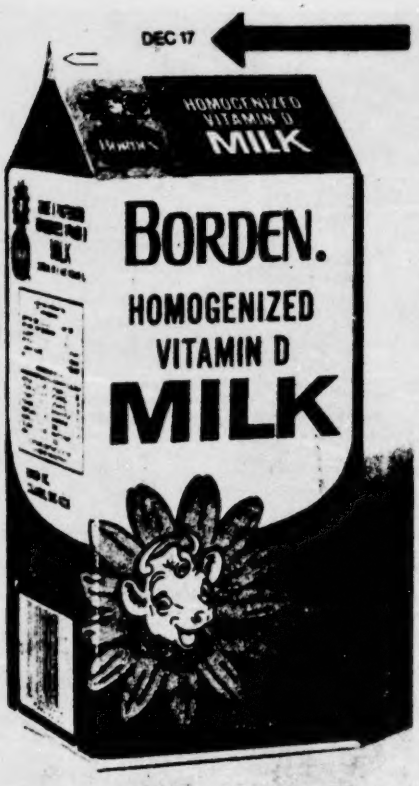
6. Of the meat items on sale at store A, which meat is priced the lowest? _____ Why might this not be a best buy?

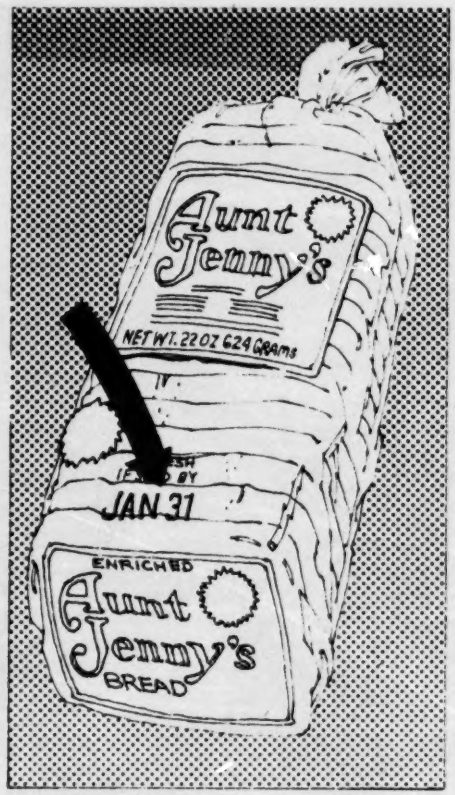
7. Why might the boneless stew beef at $1.98 a pound be a better buy than the other beef cuts priced somewhat lower? _____

There are other things to watch for when grocery shopping. Most grocery items are now dated. This date, stamped on the container, is usually the last day the item should be sold. Look for the date when you buy dairy products, or bread, or meat items--things that you will want to plan to use up before that date. See the illustration on page 31.

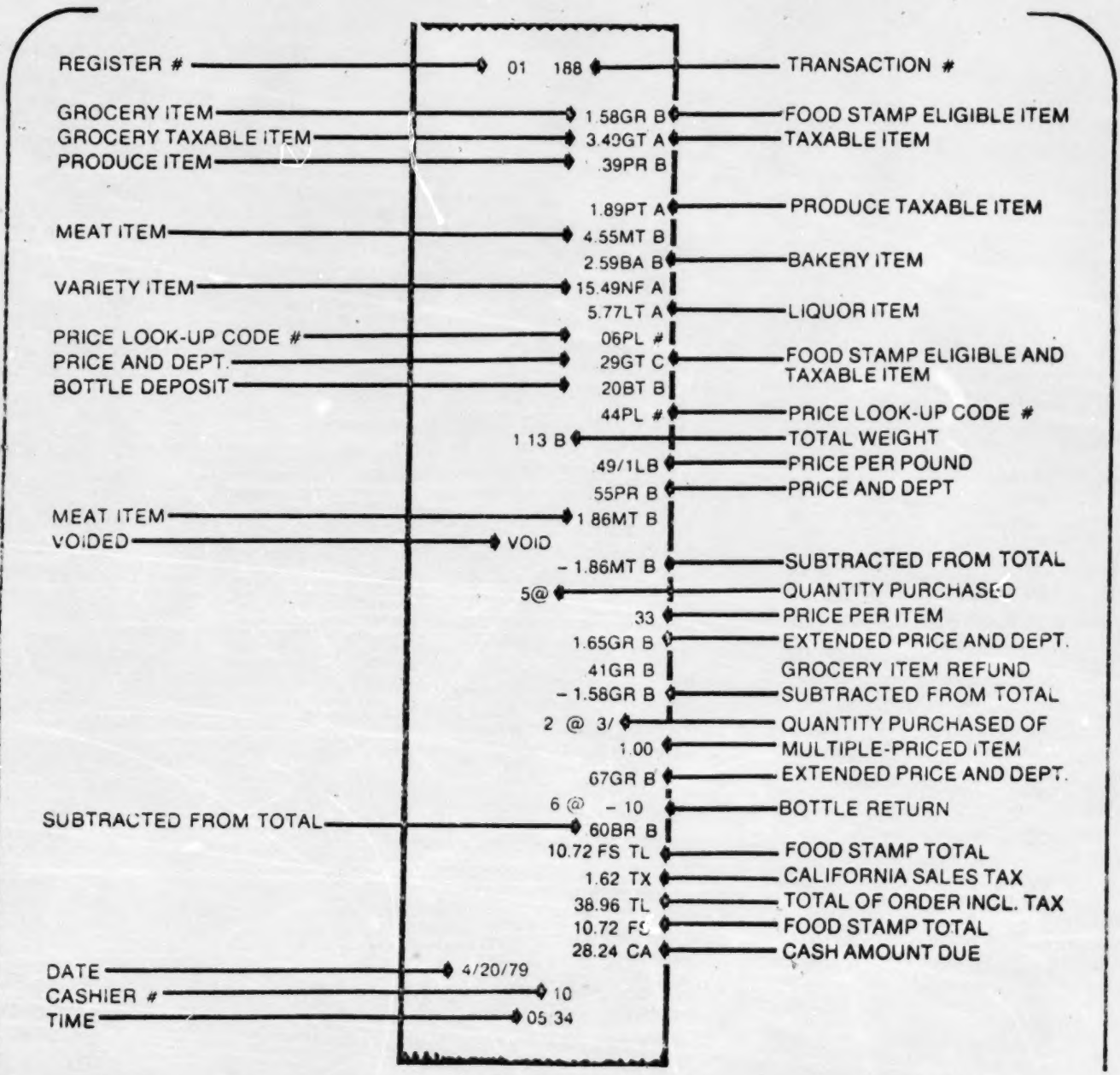
Freshness Dating

Dairy foods, bread, and packaged meats are dated to show the last day they should be sold. When you buy these foods, look for the package with the latest date. That means you will get the freshest foods. Learn where to look on the package for freshness dating.





Pay attention when the clerk rings up your items on the cash register. If the item is on sale, you want to make sure that she remembers and gives you the benefit of the sale price. Take you cash register strip when she gives it to you. You may want to check it when you get home. Do you know what each item on your cash register strip means? Check illustration below.



BUYING CLOTHING

Shopping for clothing is extremely personal. Your clothes are in extension of you, an image of yourself that you want to project to others. No one can tell you what kind of clothes to buy. But **before** you buy clothing, it might be wise to do several things.

1. Wardrobe Planning. Know what kind of clothes you wear, **and what makes** you feel the **most** comfortable. If you are a casual-clothing person, it makes **no** sense to buy **a** frilly dress just because it **appeals** to you **at** the moment. You probably would never **wear** it. Know your color scheme, so you can add separates to your wardrobe that will complement and blend with what you already have. Know the styles that look attractive on you. Know

your correct size. Don't buy something that is too tight, thinking that you'll just "lose a few pounds." It hardly ever works out that way. Buy clothes that fit.

2. Plan Ahead. There are many clothing sales during the year, and you can usually save 30 to 50 percent on clothing costs if you wait for the sales and know what to buy when they occur. Need a winter coat? Wait for the right after Christmas sales. Buy a swim suit in July when the summer sales are in full swing. Usually winter clothes go on sale in January, right after Christmas when stores want to clear out their inventory, and summer things go on sale in the middle of the summer. But there are often plenty of other sales and specials. Watch for them. If you plan ahead you will never have to pay full price for your clothing. But beware of buying something on sale on impulse. If you buy a garment just because it is on sale (not because it is something you need or planned to buy) you probably won't wear it and you will have wasted your money instead of saving it. Planning is the whole key to buying clothing.

3. Read Labels. It is the law that clothing must have a label in it that gives the fabric content and also tells you how to care for the garment. You probably want to know if the garment can be washed in the washing machine and dried in the dryer. The label will tell you. It will even tell you what water temperature and dryer setting to use. The label will also tell you if the garment needs any special care, such as "use delicate cycle," or "dry at lowest setting," or "use cool iron," or "dry clean only." Dry cleaning is expensive, and you probably will want to buy

clothes that are washable, not dry cleanable only. Wool fabrics usually require special care--be sure you know if your garment contains wool fibers, and be sure you are ready to take on the additional work such fabrics require. Also, check to see whether the garment is permanent pressed--you don't want to spend time ironing. And check to see whether it will shrink.

4. Check Carefully. Look the garment over carefully for good construction. Are the seams pulling out? Does the zipper glide smoothly? Are any buttons missing, or are there dirt and smudges on the item--a frequent occurance with sales items? Be sure you can take care of such problems before you buy. Does the garment hang evenly? Does it fit well? Are the seams adequate, well sewn, reinforced?

Avoid buying fads--clothing styles that are "in" right now will probably not stay in style long. Avoid buying clothing on impulse. Charge cards are real temptations to spur-of-the-moment buying. Clothing should be paid for in cash. If you can't pay cash, you can't afford to buy it.

If you can sew your own clothing, you can save the mos on your clothing bills. Buy fabrics and patterns with the same care you would buy clothes.

Before buying any clothing, ask yourself if you can afford it, if it goes with what you already have, if you will enjoy wearing it, if it will give you the service you expect, and what care it will require.

QUESTIONS:

1. A large department store has their winter clothing marked 30% off. You see a winter coat that you like marked $75. With 30% off, how much would you have to pay for the coat?

   _____

2. Sometimes you find items marked 1/2 off. At this kind of sale, how much would you pay for a blouse marked $25.50? _____ A scarf marked $7.00? _____ A pair of jeans originally marked $18? _____ Shoes that once sold for $35? _____

3. The label on a pair of pants states "wash with like colored items." This means that:

   a. You can wash it with any color you like.

   b. You should wash it with other colors that are similar, because the color might "bleed".

   c. Do not wash it at all.

4. The label on a jacket says "Machine wash, warm, or dry clean." This means:

   a. You must wash it in the machine, and then dry clean it.

   b. You can only wash it in the washing machine.

   c. You can either wash it in the washing machine, or have it dry cleaned.

5. True or False

_____a. The best time to buy summer clothing on sale is in the fall.

_____b. Always try on a garment you want to buy, to see if it fits correctly.

_____c. Always buy the newest styles, so you will look "in".

_____d. If you see something on sale that you like, buy it immediately, or you might not get the chance for such a bargain again.

_____e. Read the label before you buy any articles of clothing.

BUYING FURNITURE AND APPLIANCES

Furnishing your own house or apartment is a real challenge. With a small budget, the problem is to get the most for your money. Watch the newspaper for special sales. Check out thrift shops, garage sales, and second-hand furniture stores. Watch for ads in the classified section. Whenever you are considering a piece of furniture, ask yourself if it is suitable for your house, if its size is appropriate, if it is sturdy and well made, if it is made of quality materials, and if the design, is simple and attractive to you. Choose items that are simple in design, rather than ornate. An item need not be expensive to be in good taste.

The best furniture investment you can make is a good

quality mattress and box springs. Poorly constructed mattresses may not last, buy will lead to backache and night after night discomfort. Mattresses may be innerspring (coil springs encased in padding) or foam (preferred by people with allergies). A mattress should be well made, odorless, and guaranteed. You may decide on a waterbed. If you do, buy one that has a thermostatically controlled heating unit sealed into the frame. And make sure the floor of your bedroom can support the considerable weight of a waterbed.

Appliances, like furniture, can be very expensive. When you buy a major appliance, make sure that it is made by a responsible manufacturer who will stand behind his product. Be sure that it is easy to use, clean, and care for, and that it appears to be well made. All electrical appliances should have the Underwriters Laboratories (UL) label.

Be sure to shop around for appliances. Compare models. You can usually buy a standard model at a much lower price than a deluxe model, and it will probably be able to handle everything you require of it. It may just not look so fancy. You can save on floor models, damaged or scratched appliances, or demonstrators, but make sure these are still covered by the warrenty. Sometimes you can buy last year's left over models at reduced prices.

All the major catalog stores have good quality, guaranteed appliances for somewhat less than some of the other big name brands. Or you can buy used appliances at huge savings. These appliances are not guaranteed, so you are taking a chance on how well they

work. Many people have been very satisfied with second-hand stoves, wash machines, refrigerators, and so forth.

Think twice about buying a used television set. Try out a television before you buy it. Check the picture for sharpness and detail, for focus, for vertical and horizontal integrity, for lack of distortion, and for color. Colors should not change drastically when you switch channels.

Each appliance you buy should have a guarantee clearly stating how long it will be in effect, what parts and service are covered, and what the buyers and seller's responsibilities are.

QUESTIONS

Fill in the blanks.

1. _____ mattresses are better for people with allergies.
2. All electric appliances should carry the _____ label.
3. You can often buy a _____ model appliance for quite a bit less than a deluxe model.
4. Each appliance you buy should have a _____ telling what parts and services are covered.
5. Check a television set for _____.

MAIL ORDER

Mail order (catalog sales) can be a very convenient way to shop. The catalog allows you to choose exactly what you want to buy without leaving you own home, without being rushed by an impatient sales clerk, and without using precious gasoline driving to the store. It is sometimes easier to make comparisons using a catalog--each item is decsribed completely. But be sure you are buying from a reputable mail order service. Sometimes people who order material they see advertised in magazines or newspapers or on television never get the merchandise they ordered.

When you order by mail, you will have to fill out an order blank. You will also have to pay shipping and handling charges. Be sure you figure these charges when you compare oosts of items from the catalog or from the store.

A mail order usually requires the following information:

NAME _____

Mailing Address _____ Apt. No _____

City _____ State _____ ZIP CODE

IF YOUR ADDRESS HAS CHANGED since last order, please give your old mailing address here.

Mailing Address _____ Apt. No _____

City _____ State _____ ZIP CODE

STATE COLOR OR PATTERN CHOICE BY NUMBER IF REQUESTED

	PAGE NO.	CATALOG NUMBER	HOW MANY	NAME OF ITEM	COLOR Pattern, Finish, Etc.	SIZE Measure to be sure	PRICE Ea., Yd., Pr., Etc.	TOTAL PRICE Dollars	TOTAL PRICE Cents	SHPG. WT.* Lbs.	SHPG. WT.* Oz.
1											
2											
3											
4											
5											
6											
7											
8											
9											
10											

ADD TAX for orders delivered to:

ARIZONA* 4%
*If your city or county in Arizona has a tax, include the additional tax required.
CALIFORNIA 6%
If your Rapid Transit District has a tax 6½%
HAWAII 4%
NEVADA 3½%
Except counties of Esmeralda, Eureka, Lander and White Pine 3%
UTAH 4¾%
Except – City of Moab 5¼%
Davis, Salt Lake and Weber Counties 5%

Tax rates based on information available at printing and subject to change

TOTAL FOR GOODS			Total Pounds / Total Ounces
← AMOUNT FOR TAX			
SHIPPING* and HANDLING — If credit order, we will figure and fill this in for you.			Total Weight* in Pounds
Amount I owe Sears on previous order			Enter Parcel Post Zone No.
TOTAL CASH PRICE			
AMOUNT ENCLOSED	Sears Checks		
	Money Order or Check		

*SHIPPING AND HANDLING NOTE: Figure separate charge for weight of each individual item ending with a "C" or "L" as each of these items must be shipped separately. Do not add the weights of multiples of same item together, figure each separately. Calculate on reverse side. See Big Book for information on items ending with an "N".

THIS ORDER IS TO BE CHARGED TO MY CREDIT ACCOUNT AT SEARS ☐

MY ACCOUNT NUMBER

At What Sears Store? _____
(DO NOT SEND IDENTIFICATION CARD OR PLATE)

Signature _____
(WRITE—DO NOT PRINT)

L

U78883 4.78
Printed in U.S.A.

NOTE: Please mail all inquiries not directly related to this order under separate cover. This will speed the processing of both your order and inquiry.

0. 15

STEEL-TOE SAFETY SHOES AND BOOTS

Every boot and shoe on this page meets or **exceeds government specification Z41.1 1967/75**

18.97 Oil resistant man-made soles and heels.
Width E

A Popular 8-inch Wellington Boot.

Width D 7½ 8 8½ 9 9½ 10 10½ 11 12
Width EEE 7½ 8 8½ 9 9½ 10 10½ 11 12

W 24 A 7031 - Black
State size, width D or EEE
Ship. wt. 4 lbs.....38.97

B-C Sturdy Leather-look Work Styles.
From Taiwan.

Width E: 7½ 8 8½ 9 9½ 10 10½ 11 12

(B) 8-inch Boot.
Z 24 A 7047 - Black
State size. Ship. wt. 4 lbs. 8 oz. 20.97

(C) 6-inch Sole
Z 24 A 7048 - Black
State size. Ship. wt. 4 lbs. 6 oz. 18.97

TELEPHONE OR DOOR-TO-DOOR SALES

The young apartment dwellers must be very careful of salespeople who call you on the telephone or come to your door selling furnishings, cookware, china, appliances and other items. These salespeople often use high pressure tactics to pressure the young, newly employed person to buy unneeded and high priced items. Usually comparison shopping will show that these salesperson's wares are overpriced, and that the items could be purchased in stores at lower prices. The trouble is, with someone standing in your door, or claiming your attention on the telephone, you have no time to compare prices or quality, or to even decide if you really need the item. It is best to absolutely refuse to consider door-to-door or telephone sales. Say a polite, "Sorry, no thanks," and hang up. Do not let a door-to-door salesman come into your house or apartment, even if he promises to give

you a free gift for letting him demonstrate his wares.

If you do get talked into signing a contract to buy something from a door-to-door salesman, California law allows you a three day "cooling off" period, in which to change your mind if the contract was for $25 or more. The salesman must give you a "Notice of Cancellation" along with your contract to buy. If you want to change your mind, sign the "Notice of Cancellation" and send it to the seller (use certified mail) within three days, and the salesman is required to give you your money back.

QUESTIONS:

True or False

_____a. You can often get some very good bargains from door-to-door salesmen.

_____b. Once you sign a contract to buy from a door-to-door salesman, you are stuck with it.

_____c. Always listen attentively to what the door-to-door salesman has to offer.

_____d. California law offers no protection to consumers from door-to-door salespeople.

_____e. Never hang up on a telephone salesperson. It's impolite.

THE SMART CONSUMER

You have many rights as a consumer. You have the right to truthful and full information about products you buy. Advertising and labels should be complete and accurate, and give you all the information you need. But it is your responsibility as a consumer to inform yourself. You must read the ads and labels, manuals and handbooks, and make intelligent decisions based on information, not emotion.

You have the right to choose whom you want to deal with, from the many businesses in your community. But you have the responsibility to deal with reliable businesses. The consumer most apt to get cheated is the one who is looking for a "get rich quick" something-for-nothing bargain that he should have

recognized as too good to be true.

You have the right to be heard. There are consumer agencies to help you deal with any real complaint you have against a business you think treated you unfairly. These agencies are listed at the end of this unit. You have the responsibility to speak out when you think injustice is being done. You must complain to the business you are unhappy with, and to the proper agencies, or nothing can be done to help you.

There are many consumer gyps to watch out for. Let's face it, everyone out there wants a piece of your money. Listed below are some specific consumer rip-offs:

1. False Advertising. Watch out for the "Bait and Switch." This means that the advertiser offers something for sale at a very low price (the bait). Then when you come in to buy it he tries to switch you to buying a higher priced item. There are other advertising tricks. If you are in doubt about anything, ask questions before you buy. Know what exactly you are paying for, and how much you are paying.

2. Home Improvements. There are many trick home improvement schemes. One of the worst is put on by door-to-door salesmen of new siding, roofing, furnaces, and other home improvements. These people charge high prices and use very poor materials--if they do any work at all. Often they merely leave with your money. Sometimes they start out by offering you a (phony) free inspection. Never let strangers enter your house or apartment for free inspections. They have been known to do deliberate damage, and then charge high prices to repair this damage. Sometimes a phone

survey is a hoax used to trick you into letting someone into your house to sell you something. Older people especially are targets for these phony salesmen. Beware of any home-improvement salesman that comes to your door. Deal only with well-known local businesses.

3. Money Making Schemes. Those work at home and make money schemes you see advertised in newspapers and magazines are always worthless. You are asked to send money to get the details of these offers. You send in the money, and someone else makes money at your expense. There are practically no ways of making money at home with these offers. Watch out for "something for nothing" offers. Sometimes you are led to believe that you can get something free by supplying the salesman with a list of names of people who might be interested in a certain product. It doesn't work that way. The buyer usually ends up signing a contract to buy something himself, and doesn't get it free at all.

4. Phony Repairs. Sometimes owners of cars and appliances are charged for repairs that are never made, or new parts that were never installed. A repairman must return your old part to you when he replaces it. Check your bill carefully. If the repairman tries to sell you a new appliance, instead, take your appliance to another repairman for a "second opinion." Read your guarantee carefully to see exactly what is covered. A guarantee that just states the product is guaranteed means mothing. It should spell out what is guaranteed in parts and labor.

5. Sympathy Appeals. Do not buy something or donate to some cause just because you are told a very sad personal story. These

stories are often false. Never give money to a charity until you know all the facts. Beware especially of charities that you have never heard of before--they may not exist. Some phony salesmen watch the obituaries (death notices) and go to the families of these people. They try to sell the family something (usually a religious or sentimental item) they say the dead person ordered before he died.

6. Free Offers. You may have heard the saying "There is no such thing as a free lunch." It means that somebody has to pay for everything. Remember, all free offers have a catch to them. If you accept a so-called free offer, you usually get stuck with buying something you don't want as well. Watch out if you are told that you are the lucky winner of an item. If you have to buy something in order to get your prize, it is not a real prize and you are not lucky. Sometimes out-of-state land tracts or lots are sold this way. All you have to pay to get your "free" lot are certain fees. The land is often worthless, without roads or water or anything that would make it liveable, and the "fees" are enough to give the seller a handsome profit.

7. Personal Improvement. Dance schools, charm schools, and health clubs sometimes offer what seem to be attractive deals as come-ons, but the buyer signs a contract for more than he wants to buy, and certainly more than the advertised special. There are many health frauds. Miraculous "cures" are sold to people for every ailment known to man. These cures do not cure, but sometimes prevent the person from seeking real medical help for his ailment. Vitamins and health foods are often misrepresented and over priced.

8. Debt Consolidation. This one sounds good--you put all your debts together into one big debt, and then you borrow the money to pay it all off. But this gives you another--and bigger--debt. There are genuine financial counseling agencies which can help you with your financial problems, but they will not recommend your taking on another debt.

If all of this sounds like you can trust no one, you are partly right. You must be the person who is careful, informed, and aware so that you can trust yourself to know which sales are good buys, and which are probably fakes. All of us make mistakes, get taken in by unscrupulous salespeople, fail to use out best judgement occasionally. When this happens to you, admit your mistake, go to the proper authorities and complain, and learn from this experience.

QUESTIONS:

Fill in the blanks.

1. You see a water heater advertised for $105. You need a new water heater, so you decide to buy that one. When you go to the appliance store, the salesman says that the $105 water heaters are all sold out, but he can sell you a much better one for only $50 more. This is an example of _____ _____ advertising.

2. A salesman comes to your door, saying that he will inspect your furnace free of charge, and tell you if it is running efficiently. Is this likely to be a good offer, or a fraud? _____

3. When you have your television or appliance repaired, the repairman should give you back any _____ which he replaced.

4. You have been selected as a lucky winner, and have won $150 toward the price of a new sewing machine. Are you really a winner, or are they trying to sell you something?

_____

5. Work at Home and _____ schemes are almost always worthless.

WHERE TO GO FOR HELP

If you have a complaint, you must state the problem clearly: just what exactly is wrong with the merchandise you bought. Then collect evidence--sales slips, repair orders, cancelled checks, contracts or guarantees--that support your claim. Next decide what you want the dealer or manufacturer to do about your problem. (Do you want him to fix it correctly, or give you a new one? Whatever you decide must be reasonable). Then take your complaint to the proper agency.

Take your problem first to the clerk who you bought the material from. If the clerk cannot help you, complain to the manager. If the manager can't help you, go on to the next higher level authority. Explain your problem clearly. Be courteous, yet firm. Have all your supporting documents with you. (Do not mail original copies of these documents--always send copies.)

Contact the consumer protection agency if your own efforts to resolve your claim do not meet with success.

Some newspaper and television stations have become involved in helping consumers with their complaints, through "action lines." Many action lines get many more complaints than they can handle, so you should also pursue your complaint through other channels.

Following is a list of the various consumer protection agencies that can help you with specific problems.

1. Appliances. Try to settle your complaint by going back to the dealer where you bought the appliance. If he cannot or will not help you, write to the manufacturer. If you still get no satisfaction, contact your local consumer protection agency, if you have one (large cities often do), or write to the

Department of Consumer Affairs
Bureau of Repair Service
909 S Street
Sacramento, California 95814

2. Automobiles. All American car manufacturers have consumer complaint departments, some with toll-free numbers. Contact them first. Tell the manufacture exactly what your problem is. If you feel the provisions of your automobile purchase contract are illegal, or have been violated, or that the seller is breaking the law, go to the California Department of Motor Vehicles and they will advise you or refer you to the proper agency for help with

your problem. If you have a question or complaint concerning the safety of your automobile, contact:

National Highway Traffic Safety Administration
400 Seventy Street SW
Washington, D.C. 20591

3. Automobile Repairs. The California Department of Consumer Affairs Bureau of Automotive Repair regulates automobile repair standards in the state. If you have a legitimate complaint that your dealer won't settle, write a letter telling about your problem to:

Bureau of Automotive Repair
3116 Bradshaw Road
Sacramento, California 95828

or call toll free 800-952-5210

4. Banking. If you have a problem with your bank, try to get the bank to settle it with you. If you have to go farther with your complaint, write to:

California Department of Banking
555 Capital Mall, Suite 250
Sacramento, California 95814

5. Clothing. If you have a problem, take your clothing or shoes back to the store with the sales slip. Talk to the clerk who waited on you, or to the manager or owner. If they won't help you, write to the manufacturer. If all else fails, write:

California Department of Consumer Affairs
Division of Consumer Services
1020 N Street, Room 501
Sacramento, California 95814

6. Furniture. If you have a complaint about furniture that you bought, go first to the store, then to the manufacturer. If they cannot help you, write:

California Department of Consumer Affairs
Bureau of Home Furnishings
3401 Le Grande Blvd.
Sacramento, California 95823

7. Housing. If you feel that you have been treated unfairly in a real estate transaction, put your complaint in writing, and contact:

California Department of Real Estate
714 P Street, Suites 1450-1550
Sacramento, California 95814

If you have a complaint against a contractor, write:

Department of Consumer Affairs
Contractors State License Board
1020 N Street, Room 579
Sacramento, California 95814

8. Insurance. For a complaint about an insurance company, contact:

California Department of Insurance
Attn. Policy Services Bureau
1407 Market Street
San Francisco, California 94103

9. Landlord. If you have a problem with your landlord that you both together cannot settle, contact your city or county Office of Housing for help finding a landlord/tenant relations service which can help you. You may have a problem that requires legal aid, or may have to go to Small Claims Court, for example, to get the landlord to return your deposit.

QUESTIONS:

True or False

_____1. The first person to go to with your complaint is the California Department of Consumer Affairs.

_____2. Send the original sales slips, cancelled checks, and other documents with your complaint letter.

_____3. You can find out where to go with your complaint about your automobile purchase by contacting your local DMV.

_____4. Newspaper and Television "Action Lines" will investigate every complaint they receive.

GLOSSARY

Action Line - open information telephone

alignment - to bring into line

appropriate - fitted to a purpose or use

authority - power to influence thought or behavior

blue book - wholesale price list

closing costs - fees paid at completion of house purchase

collision - when two objects meet by accident

consumer agencies - places that give consumer information and protect buyers

consumer protection agencies - watchdogs for consumer fraud

coolant - added to car's radiator to protect engine in winter and summer

corroded - eaten away

credit union - place to save money and borrow

deductible - the amount of money you must pay on insurance

deed - a signed contract indicating ownership of property

demonstrator - auto which a car agency uses for test drives

distortion - bending the truth

duplex - a two-family house connected by a common wall

E.P.A. Estimate - estimate by the government

estimate - supposed cost or milage

financing - the obtaining of funds or capital

fabric content - materials cloth is made of

floor model - an auto used by a car agency to show off their product

generic - no fancy wrappings or brand names

handling charge - an extra cost

high pressure tactics - typical methods of a salesman; to force into action

inflation - when the dollar buys less today than yesterday

ingredients - what a product contains or is made of

innerspring - having coil springs inside a padded casing

lease - a contract for a certain period of time; rental

liability - responsibility, legal blame

maintenance - taking care of

manufacturer - the producer or maker of a product

mobile home - a home that can be moved on wheels

mortgage - property pledged to creditor as security for payment

nutritious - able to be used by the body for food

options - choices not absolutely necessary

owner's manual - handbook for repair and maintenance of a new purchase

percentage rate - fraction of principle charged

perishable - does not keep well; liable to spoil or decay

permanent pressed - no ironing is needed

real estate broker - sells houses

recommended daily allowance - government suggests at least this amount of foods daily

reinforced - braced; strengthened

renewed - revive, to begin again

security deposit - refundable amount of money left with landlord

sticker price - price shown on tag of car's window

stockpiling - stowing away

U.L. - Underwriter's Laboratory have approved product safety

uninsured morotist - car driver with no insurance (illegal in California)

unit pricing - the actual price by weight

warranty - a limited guarantee

utilities - power, water, garbage, and heating bills

wardrobe - all of your clothing

ANSWER KEY

Page 6

1. 4 or 5
2. 5 or 6
3. 1 or 4
4. 7
5. 6
6. 7 or 8
7. 5 or 6
8. 1, 2, 3 and 4. The ad does not say "furnished."
9. 9
10. smallest: 5 largest: 2

Page 9

1. deed
2. real estate broker
3. insurance
4. 6%
5. location

Page 11

1. True
2. False
3. True
4. True
5. True

Page 16

1. Do you really need one?

   What kind do you need?

   How to finance?

   What does it cost to operate and maintain a car?

2. True

3. True

4. True

5. True

6. False

Page 17

WHERE ARE THE CAR ADS?

1. Dodge 1978 Ram Charger

2. yes

3. Dodge 1971 Station wagon

4. body damage

5. Chevy Malibu, Dodge Ram Charger

6. too many miles

7. 1955 Chevy ½-ton pickup

8. a) 1977 Ford van, 1974 Chevy Malibu

   b) 1974 Chevy Malibu, 1977 Ford van

   c) none

   d) 1974 Chevy Malibu, 1977 Ford van

   e) 1973 Charger, 1977 Ford van

   f) Datsun 510 wagon, 1955 Chevy

   g) Chevy Malibu

9. your own answers

Page 19

1. True
2. True
3. True
4 False
5. False

Page 21

1. glass breakage, theft, windstorm, vandalism, hail
2. damage from an accident
3. damage to someone's life or property caused by your car

Page 24

1. air pressure
2. owners manual
3. water
4. oil
5. written estimate
6. away from home
7. regular maintanance

Page 30

1. Store B
2. Store B
3. no
4. whole turkey
5. Store A, Store B
6. Picnic ham. Too much bone
7. It has no bones. You are paying only for meat.

Page 36

1. $54.50 30% of $75 = $22.50. $75 - $22.50 = $54.50
2. $12.75, $3.50, $9.00, $17.50
3. b
4. c
5. a) False
   b) True
   c) False
   d) False
   e) True

Page 40

1. foam
2. UL
3. standard
4. warrenty
5. sharpness, detail, focus, color, lack of distortion, forizontal integrity

Page 45

a) False
b) False
c) False
d) False
e) False

Page 50

1. bait and switch
2. fraud
3. old parts
4. trying to sell you something
5. make money

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